

**Information to identify the case:**

Debtor 1	<b>Nicole Christine Ward</b>	Social Security number or ITIN	<b>xxx-xx-7431</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Jared Lynn Tippetts</b>	Social Security number or ITIN	<b>xxx-xx-2550</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **District of Utah**  
Case number: **22-22831 RKM** Date case filed for chapter 7: **7/26/22**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nicole Christine Ward	Jared Lynn Tippetts
2. All other names used in the last 8 years		
3. Address	1466 Cahoon St Ogden, UT 84401	1466 Cahoon St Ogden, UT 84401
4. Debtor's attorney Name and address	Aaron A. Nilsen Utah Bankruptcy, Lc 1140 36th Street Suite 205 Ogden, UT 84403-2095	Contact phone 801-605-3880 Email: <a href="mailto:aaron@utahbk.com">aaron@utahbk.com</a>
5. Bankruptcy trustee Name and address	Steven R. Bailey tr Steven R. Bailey, Attorney at Law P.O. Box 1828 Layton, UT 84041	Contact phone 801-589-5947 Email: <a href="mailto:karen@baileylaw.org">karen@baileylaw.org</a>

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>August 24, 2022 at 01:00 PM</b>  Location: <b>Dial: (888) 921-8924 Ten Min Before Mtg, Participant Code: 7630463, By Teleconference (See Attached Notice for Instructions)</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 10/24/22</b>         <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IMPORTANT**  
**READ THIS WELL BEFORE YOUR MEETING OF CREDITORS**

**In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.**

**To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.**

- o You must use a touch-tone phone.
  - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
  - o Use a landline phone and not a cell phone, if possible.
  - o Do not use the speaker phone function.
  - o Make the call from a quiet area where there is as little background noise as possible.
  - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
  - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
  - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
  - o When speaking, identify yourself.
  - o Do not put the phone on hold at any time after the call is connected.
  - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
  - o Once your meeting of creditors is finished, hang up.
  - o If you become disconnected before your meeting of creditors is finished, call back.
  - o If you are calling in from another country, please see the additional information available at:  
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
  - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
  - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
  - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
  - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

In re:  
Nicole Christine Ward  
Jared Lynn Tippetts  
Debtors

Case No. 22-22831-RKM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Aug 03, 2022

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Nicole Christine Ward, Jared Lynn Tippetts, 1466 Cahoon St, Ogden, UT 84401-2040
12064946	+ Action TV Loans, 2111 W 3500 S, Salt Lake City, UT 84119-3441
12064954	+ Cole Law Office, LLC, 2562 Monroe Blvd, Ste 103, Ogden, UT 84401-2514
12064955	+ Collection Professionals, 9543 S 700 E, Sandy, UT 84070-3495
12064958	+ Datalinx-The Park Apartments, 14241 NE Woodinville-Duvall Rd, Woodinville, WA 98072-8564
12064960	+ Desert Rock Capital, 981 E 3300 S, Salt Lake City, UT 84106-2167
12064965	Jefferson Capital, 6 McLeland Rd, Saint Cloud, MN 56303
12064968	+ Loyal Loans, 15 S Highway 89, Ste 6, North Salt Lake, UT 84054-2500
12064969	+ Mount Ogden Anesthesia Group, 4364 Washington Blvd, Ogden, UT 84403-1866
12064973	+ National DME, 7757 Allen St, Midvale, UT 84047-7227
12064974	+ Ogden Clinic, 4650 Harrison Blvd, Ogden, UT 84403-4303
12064975	Olson Shaner, 2200 S 1600 W, Salt Lake City, UT 84119
12064976	Olympus Lending, 870 E 8400 S, Suite 106, Sandy, UT 84070
12064977	+ Ortho Utah, 905 N 1000 W, Tremonton, UT 84337-9356
12064981	Rocky Mountain Anesthesiology, 5475 S 500 E, Ogden, UT 84405-6905
12064983	+ Tanner Clinic, 1750 E 3100 N, Layton, UT 84040-2406
12064988	+ Utah Billing & Recovery Services, 5145 Airport Rd, Ste 300, Roy, UT 84067-2975
12064989	+ Utah Digestive Health Institute, 6028 S Ridgeline, Ste 201, Ogden, UT 84405-6908
12064990	+ VASA Fitness, 3709 S Jordan Pkwy, South Jordan, UT 84009-5603

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: aaron@utahbk.com	Aug 03 2022 23:47:00	Aaron A. Nilsen, Utah Bankruptcy, Lc, 1140 36th Street, Suite 205, Ogden, UT 84403-2095
tr	+ EDI: BSRBAILEY1	Aug 04 2022 03:33:00	Steven R. Bailey tr, Steven R. Bailey, Attorney at Law, P.O. Box 1828, Layton, UT 84041-6821
12064949	+ EDI: ATTWIREBK.COM	Aug 04 2022 03:33:00	AT&T Services, Inc., 1 AT&T Way, 3A104, Bedminster, NJ 07921-2694
12064947	^ MEBN	Aug 03 2022 23:46:40	Aldous & Associates, Po Box 171374, Salt Lake City, UT 84117-1374
12064950	+ EDI: BANKAMER2.COM	Aug 04 2022 03:33:00	Bank of America, Corporate Office, 100 North Tryon St., Charlotte, NC 28255-0001
12064951	+ Email/Text: banko@bonncoll.com	Aug 03 2022 23:48:00	Bonneville Billing & Collection, 6026 Fashion Point Dr, Ogden, UT 84403-4851
12064952	Email/Text: caineweiner@ebn.phinsolutions.com	Aug 03 2022 23:47:10	Caine & Weiner, 5805 Sepulveda Blvd, 4th Floor,

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			Van Nuys, CA 91411
12064953	+ EDI: CAPITALONE.COM	Aug 04 2022 03:33:00	Capital One Bank USA, POB 31293, Salt Lake City, UT 84131-0293
12064956	+ EDI: COMCASTCBLCENT	Aug 04 2022 03:33:00	Comcast Cable Communications, 1 Comcast Ctr, Philadelphia, PA 19103-2833
12064957	+ EDI: CCS.COM	Aug 04 2022 03:33:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
12064959	+ Email/Text: electronicbkydocs@nelnet.net	Aug 03 2022 23:48:00	Department of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
12064961	^ MEBN	Aug 03 2022 23:44:53	EM Phys Integrated Care (EPIC), PO Box 96398, Oklahoma City, OK 73143-6398
12064962	+ Email/Text: bknotice@ercbpo.com	Aug 03 2022 23:48:00	Enhanced Recovery Company, POB 57547, Jacksonville, FL 32241-7547
12064963	+ Email/Text: bankruptcy@expressrecovery.com	Aug 03 2022 23:48:00	Express Recovery Services, PO Box 26415, Salt Lake City, UT 84126-0415
12064964	+ Email/Text: smgutahbankruptcycourt@steward.org	Aug 03 2022 23:47:00	Iasis Health Care, 406 S Jordan Pkwy, South Jordan, UT 84095-3956
12064966	+ Email/Text: bureauknight@yahoo.com	Aug 03 2022 23:48:00	Knight Adjustment Bureau, 5525 S 900 E, Ste 215, Salt Lake City, UT 84117-3500
12064967	Email/Text: LibertySOP@cscglobal.com	Aug 03 2022 23:47:00	Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116
12066282	+ Email/Text: legal@liftcredit.com	Aug 03 2022 23:48:00	Lift Credit, LLC, 3214 N University Ave #601, Provo, UT 84604-4405
12064970	+ Email/Text: wendy@mountainlandcollections.com	Aug 03 2022 23:48:00	Mountain Land Collection, POB 1280, American Fork, UT 84003-6280
12064971	+ Email/Text: bkclerk@north-american-recovery.com	Aug 03 2022 23:48:00	NAR Inc., 1600 W 2200 S, Salt Lake City, UT 84119-7240
12064972	+ Email/Text: bankruptcy@ncaks.com	Aug 03 2022 23:47:00	National Credit Adjusters, Po Box 3023, Hutchinson, KS 67504-3023
12064978	Email/Text: bobbi@outsourcerec.com	Aug 03 2022 23:47:00	Outsource Receivables Management, Attn: Bankruptcy, 1349 Washington Blvd, Ogden, UT 84404
12064979	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Aug 03 2022 23:47:00	Progressive, PO Box 31260, Tampa, FL 33631-3260
12064980	+ Email/Text: bankruptcy@rentacenter.com	Aug 03 2022 23:49:00	Rent A Center, 5501 Headquarters Drive, Plano, TX 75024-5845
12064982	+ Email/Text: bankruptcynotifications@pacificorp.com	Aug 03 2022 23:48:00	Rocky Mountain Power, 1407 W North Temple, Salt Lake City, UT 84116-3187
12064984	+ EDI: PHINGENESIS	Aug 04 2022 03:33:00	The Bank of Missouri, POB 4499, Beaverton, OR 97076-4499
12064986	+ Email/Text: bknotices@lac77.com	Aug 03 2022 23:48:00	Titanium Funds, 3081 South State Street, Salt Lake City, UT 84115-3832
12064987	+ Email/Text: edbknotices@ecmc.org	Aug 03 2022 23:47:00	US Department of Education, 2505 S Finley Rd, Lombard, IL 60148-4867
12064991	+ EDI: AIS.COM	Aug 04 2022 03:33:00	Verizon Wireless, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
12064992	^ MEBN	Aug 03 2022 23:45:49	Waypoint Resource Group, 301 Sundance Pkwy, Round Rock, TX 78681-8004

TOTAL: 30

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12064985		The Cash Store, 8170 Overland Rd
12064948	##+	APG Financial, 3803 S Redwood Road, Salt Lake City, UT 84119-4707

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
Aaron A. Nilsen	on behalf of Debtor Nicole Christine Ward aaron@utahbk.com cindy@utahbk.com;janet@utahbk.com;G4173@notify.cincompass.com;evelyn@utahbk.com;grady@utahbk.com;5708@notices.n extchapterbk.com
Aaron A. Nilsen	on behalf of Joint Debtor Jared Lynn Tippets aaron@utahbk.com cindy@utahbk.com;janet@utahbk.com;G4173@notify.cincompass.com;evelyn@utahbk.com;grady@utahbk.com;5708@notices.n extchapterbk.com
Steven R. Bailey tr	karen@baileylaw.org UT06@ecfcbis.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

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